

PRIME BANK LIMITED

**INTERIM FINANCIAL STATEMENTS
AS AT AND FOR THE PERIOD ENDED 31 MARCH 2022**

Prime Bank Limited
Consolidated Balance Sheet (Unaudited)
as at 31 March 2022

Particulars	Notes	Amount in Taka	
		31 March 2022	31 Dec 2021
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		3,820,734,934	4,192,297,236
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,794,336,793	11,677,721,619
		15,615,071,727	15,870,018,855
Balance with other banks and financial institutions	4		
In Bangladesh		4,189,894,244	9,050,122,540
Outside Bangladesh		2,437,430,913	3,341,443,318
		6,627,325,157	12,391,565,858
Money at call on short notice	5	-	-
Investments	6		
Government		55,793,591,177	53,969,145,650
		8,680,843,121	8,417,158,640
		64,474,434,298	62,386,304,290
Loans, advances and lease / investments			
Loans, cash credits, overdrafts etc./ investments	7	221,751,094,583	220,623,213,932
Bills purchased and discounted	8	40,758,074,908	44,339,148,120
		262,509,169,491	264,962,362,052
Fixed assets including premises, furniture and fixtures	9	8,428,561,156	8,394,441,334
Other assets	10	28,571,397,947	27,650,090,303
Non - banking assets	11	220,500,640	220,500,640
Total assets		386,446,460,416	391,875,283,332
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	62,909,246,746	62,932,481,200
Deposits and other accounts	13		
Current / Al-wadeeah current deposits		45,230,638,252	47,420,761,550
Bills payable		4,930,775,247	4,923,791,928
Savings bank / Mudaraba savings deposits		67,628,869,637	70,358,701,527
Term deposits / Mudaraba term deposits		120,155,079,360	120,109,551,767
Bearer certificate of deposit		-	-
Other deposits		-	-
		237,945,362,496	242,812,806,770
Other liabilities	14	54,607,363,240	56,394,612,364
Total liabilities		355,461,972,482	362,139,900,334
Capital / Shareholders' equity			
Paid -up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Non-controlling Interest	15.5	57	57
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	17	275,350,478	77,762,255
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19	20,537,831	20,460,078
General reserve		28,002,888	28,002,888
Surplus in profit and loss account / Retained earnings	20	6,265,292,981	5,213,854,021
Total Shareholders' equity		30,984,487,934	29,735,382,998
Total liabilities and Shareholders' equity		386,446,460,416	391,875,283,332

Particulars	Notes	Amount in Taka	
		31 March 2022	31 Dec 2021
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21		
Acceptances and endorsements	21.1	73,883,673,894	71,189,112,961
Letters of guarantee	21.2	34,192,247,502	36,605,203,719
Irrevocable letters of credit	21.3	54,281,560,511	46,643,694,270
Bills for collection	21.4	14,688,652,813	13,667,430,360
Other contingent liabilities		-	-
		177,046,134,719	168,105,441,310
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		11,591,698,846	1,758,763,902
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		11,591,698,846	1,758,763,902
Total Off-Balance Sheet items including contingent liabilities		188,637,833,565	169,864,205,212

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Managing Director

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2022

Prime Bank Limited
Consolidated Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Notes	Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
Interest income / profit on investments	23	4,086,305,459	3,765,956,038
Interest / profit paid on deposits, borrowings, etc.	24	(2,077,152,370)	(1,734,045,338)
Net interest / net profit on investments		2,009,153,089	2,031,910,700
Investment income	25	953,894,133	1,946,177,846
Commission, exchange and brokerage	26	880,516,179	453,539,086
Other operating income	27	238,883,627	185,349,380
Total operating income (A)		4,082,447,028	4,616,977,012
Salaries and allowances	28	1,231,489,125	1,134,765,657
Rent, taxes, insurance, electricity, etc.	29	141,861,068	149,455,478
Legal expenses	30	28,355,885	8,847,667
Postage, stamp, telecommunication, etc.	31	26,541,320	18,776,864
Stationery, printing, advertisements, etc.	32	55,382,260	26,977,871
Managing Director's salary and fees	33	3,639,194	696,774
Directors' fees	34	1,023,201	881,090
Auditors' fees	35	1,201,753	734,969
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37	190,293,332	237,180,829
Other expenses	38	248,581,885	260,152,603
Total operating expenses (B)		1,928,369,025	1,838,469,802
Profit / (loss) before provision (C=A-B)		2,154,078,003	2,778,507,209
Provision for loans & advances	39	420,000,000	740,000,000
Provision for diminution in value of investments	39	35,175,228	9,780,958
Provision for impairment of client margin loan	39	40,000,000	113,541,022
Other provisions	39	(20,000,000)	180,000,000
Total provision (D)		475,175,228	1,043,321,980
Total profit / (loss) before taxes (C-D)		1,678,902,775	1,735,185,228
Provision for taxation:			
Current tax	40	153,108,737	687,127,488
Deferred tax		487,978,422	(471,263,975)
		641,087,159	215,863,513
Net profit after taxation		1,037,815,616	1,519,321,716
Retained earnings brought forward from previous year	20.1	5,227,477,362	3,620,876,109
		6,265,292,978	5,140,197,826

Particulars	Notes	Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
Appropriations			
Statutory reserve		-	-
Non controlling interest		(3)	(5)
General reserve		-	-
		(3)	(5)
Retained surplus	20	<u>6,265,292,981</u>	<u>5,140,197,831</u>
Earnings per share (EPS)	41	<u>0.92</u>	<u>1.34</u>

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Managing Director

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2022

Prime Bank Limited
Consolidated Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Amount in Taka	
	Jan-Mar-2022	Jan-Mar-2021
A) Cash flows from operating activities		
Interest receipts in cash	4,418,087,998	4,167,032,814
Interest payments	(1,670,163,074)	(1,875,965,201)
Dividend receipt	51,110,507	8,567,706
Fees and commission receipts in cash	880,516,179	453,539,086
Recoveries of loans previously written off	43,399,408	25,267,525
Cash payments to employees	(1,219,232,418)	(916,462,431)
Cash payments to suppliers	(184,514,375)	(226,579,960)
Income taxes paid	(562,701,974)	(581,111,423)
Receipts from other operating activities	279,249,996	1,566,011,471
Payments for other operating activities	(307,130,590)	(315,584,748)
Cash generated from operating activities before changes in operating assets and liabilities	1,728,621,658	2,304,714,840
Increase / (decrease) in operating assets and liabilities		
Purchase of trading securities (Treasury bills)	3,948,065,355	11,197,065,069
Loans and advances to customers	902,284,411	131,053,203
Other assets	(6,148,310,089)	(438,403,189)
Deposits from other banks / borrowings	(229,009,898)	4,770,815,315
Deposits from customers	(4,608,577,817)	(16,621,482,028)
Other liabilities account of customers	6,983,319	155,404,729
Other liabilities	(613,852,829)	636,623,638
	(6,742,417,548)	(168,923,264)
Net cash from operating activities	(5,013,795,890)	2,135,791,576
B) Cash flows from investing activities		
Payments for purchases of securities	(233,416,481)	(541,992,555)
Purchase of property, plant and equipment	(195,312,709)	(74,197,601)
Net cash used in investing activities	(428,729,190)	(616,190,156)
C) Cash flows from financing activities		
Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)
Repayment of borrowings and leasing liabilities	(64,433,972)	(95,947,504)
Interest paid on lease liabilities	(15,041,848)	(17,818,082)
Net cash used in financing activities	(579,475,820)	(613,765,586)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(6,022,000,900)	905,835,834
E) Effects of exchange rate changes on cash and cash equivalents	3,044,671	(472,362)
F) Cash and cash equivalents at beginning of the year	28,265,687,613	24,980,110,856
G) Cash and cash equivalents at end of the year (D+E+F)	22,246,731,384	25,885,474,329
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies) (note-3)	3,820,734,934	3,947,195,109
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3)	11,794,336,793	11,715,972,417
Balance with other banks and financial institutions (note-4)	6,627,325,157	10,217,805,603
Prize bonds (note-6a)	4,334,500	4,501,200
	22,246,731,384	25,885,474,329

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2022

Prime Bank Limited
Consolidated Statement of Changes in Equity (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Paid up capital	Statutory reserve	General reserve	Share premium	Non controlling interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	77,762,255	20,460,078	5,213,854,021	29,735,382,998
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-
Balance as at 1 January 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	77,762,255	20,460,078	5,213,854,021	29,735,382,998
Intercompany transaction	-	-	-	-	-	-	-	-	11,123,646	11,123,646
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	(22,373,791)	-	-	(22,373,791)
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	219,962,013	-	-	219,962,013
Currency translation differences	-	-	-	-	-	-	-	77,753	2,499,697	2,577,450
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	275,350,478	20,537,831	5,227,477,365	29,946,672,317
Net profit for the year	-	-	-	-	-	-	-	-	1,037,815,616	1,037,815,616
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-	-
Remeasurement gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	0.23	-	-	-	-	0.23
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	275,350,478	20,537,831	6,265,292,981	30,984,487,934
Balance as at 31 March 2021	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	55	1,507,173,559	250,585,003	16,269,563	5,140,197,831	29,830,359,040

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2022

Prime Bank Limited
Balance Sheet (Unaudited)
as at 31 March 2022

Particulars	Notes	Amount in Taka	
		31 March 2022	31 Dec 2021
PROPERTY AND ASSETS			
Cash	3a		
Cash in hand (including foreign currencies)		3,820,589,936	4,175,754,565
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		11,794,336,793	11,677,721,619
		15,614,926,729	15,853,476,184
Balance with other banks and financial institutions	4a		
In Bangladesh		3,906,883,466	8,942,695,539
Outside Bangladesh		2,265,769,638	3,204,311,794
		6,172,653,105	12,147,007,333
Money at call on short notice	5	-	-
Investments	6a		
Government		55,793,591,177	53,969,145,650
		5,205,009,977	5,174,741,977
		60,998,601,155	59,143,887,627
Loans, advances and lease / investments			
Loans, cash credits, overdrafts, etc./ investments	7a	223,169,492,417	221,701,136,687
Bills purchased and discounted	8a	37,688,481,910	41,314,211,162
		260,857,974,327	263,015,347,849
Fixed assets including premises, furniture and fixtures	9a	8,357,696,237	8,325,699,812
Other assets	10a	32,007,189,944	31,172,459,495
Non - banking assets	11	220,500,640	220,500,640
Total assets		384,229,542,136	389,878,378,940
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12a	62,187,226,804	62,061,332,558
Deposits and other accounts	13a.1.c		
Current / Al-wadeeah current deposits		45,252,898,679	47,678,047,146
Bills payable		4,930,775,247	4,923,791,928
Savings bank / Mudaraba savings deposits		67,628,869,637	70,358,701,527
Term deposits / Mudaraba term deposits		120,155,355,768	120,109,951,192
Bearer certificate of deposit		-	-
Other deposits		-	-
		237,967,899,331	243,070,491,793
Other liabilities	14a	52,977,890,943	54,857,681,566
Total liabilities		353,133,017,079	359,989,505,917
Capital / Shareholders' equity			
Paid up capital	15.2	11,322,834,770	11,322,834,770
Share premium	15.4	1,211,881,786	1,211,881,786
Statutory reserve	16	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	17a	230,644,259	32,533,614
Revaluation reserve	18	1,507,173,559	1,507,173,559
Foreign currency translation gain	19a	20,446,797	20,121,408
Other reserve		-	-
Surplus in profit and loss account / Retained earnings	20a	6,450,130,304	5,440,914,302
Total Shareholders' equity		31,096,525,058	29,888,873,023
Total liabilities and Shareholders' equity		384,229,542,136	389,878,378,940

Particulars	Notes	Amount in Taka	
		31 March 2022	31 Dec 2021
OFF - BALANCE SHEET ITEMS			
Contingent liabilities			
	21a		
Acceptances and endorsements	21a.1	73,883,673,894	71,189,112,961
Letters of guarantee	21a.2	34,192,247,502	36,605,203,719
Irrevocable letters of credit	21a.3	54,281,560,511	46,643,694,270
Bills for collection	21a.4	14,688,652,813	13,667,430,360
Other contingent liabilities		-	-
		177,046,134,719	168,105,441,310
Other commitments			
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		11,591,698,846	1,758,763,902
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities , credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
		11,591,698,846	1,758,763,902
Total Off-Balance Sheet items including contingent liabilities		188,637,833,565	169,864,205,212

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2022

Prime Bank Limited
Profit and Loss Account (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Notes	Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
Interest income / profit on investments	23a	4,019,527,158	3,752,431,304
Interest / profit paid on deposits, borrowings, etc.	24a	(2,063,365,929)	(1,732,442,869)
Net interest / net profit on investments		1,956,161,230	2,019,988,435
Investment income	25a	879,830,696	1,866,800,192
Commission, exchange and brokerage	26a	813,097,223	345,310,124
Other operating income	27a	235,015,026	177,196,013
Total operating income (A)		3,884,104,176	4,409,294,765
Salaries and allowances	28a	1,187,268,267	1,091,806,716
Rent, taxes, insurance, electricity, etc.	29a	135,104,750	142,950,937
Legal expenses	30a	26,355,126	4,425,781
Postage, stamp, telecommunication, etc.	31a	24,108,860	16,881,133
Stationery, printing, advertisements, etc.	32a	54,060,562	25,873,673
Managing Director's salary and fees	33	3,639,194	696,774
Directors' fees	34a	540,136	636,125
Auditors' fees	35a	345,000	345,000
Charges on loan losses	36	-	-
Depreciation and repair of Bank's assets	37a	181,685,708	227,529,144
Other expenses	38a	232,660,005	225,980,011
Total operating expenses (B)		1,845,767,608	1,737,125,293
Profit / (loss) before provision (C=A-B)		2,038,336,567	2,672,169,471
Provision for loans & advances	39a	420,000,000	740,000,000
Provision for diminution in value of investments	39a	-	-
Other provisions	39a	(20,000,000)	180,000,000
Total provision (D)		400,000,000	920,000,000
Total profit / (loss) before taxes (C-D)		1,638,336,567	1,752,169,471
Provision for taxation			
Current tax	40a	139,778,911	672,606,872
Deferred tax		489,341,655	(471,263,975)
		629,120,566	201,342,897
Net profit after taxation		1,009,216,002	1,550,826,575
Retained earnings brought forward from previous years	20.1a	5,440,914,302	3,986,922,182
		6,450,130,304	5,537,748,757

Particulars	Notes	Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Retained surplus	20a	<u>6,450,130,304</u>	<u>5,537,748,757</u>
Earnings per share (EPS)	42	<u>0.89</u>	<u>1.37</u>

Sd/-

Company Secretary

Sd/-

Chief Financial Officer

Sd/-

Managing Director

Sd/-

Director

Sd/-

Chairman

Dated , 24 April 2022

Prime Bank Limited
Cash Flow Statement (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Amount in Taka	
	Jan-Mar-2022	Jan-Mar-2021
A) Cash flows from operating activities		
Interest receipts in cash	4,300,320,245	4,095,769,611
Interest payments	(1,605,387,180)	(1,816,624,263)
Dividend receipt	51,110,507	8,567,706
Fees and commission receipts in cash	813,097,223	345,310,124
Recoveries of loans previously written off	43,399,408	25,267,525
Cash payments to employees	(1,175,011,560)	(873,503,490)
Cash payments to suppliers	(183,192,677)	(134,437,451)
Income taxes paid	(562,701,974)	(581,111,423)
Receipts from other operating activities	201,317,960	1,478,480,451
Payments for other operating activities	(278,679,354)	(267,955,063)
Cash generated from operating activities before changes in operating assets and liabilities	1,604,272,597	2,279,763,727
Increase / (decrease) in operating assets and liabilities		
Purchase/sale of trading securities (Treasury bills)	3,948,065,355	11,197,065,069
Loans and advances to customers	505,093,652	1,122,642,080
Other assets	(6,142,532,521)	(367,732,968)
Deposits from other banks / borrowings	21,490,521	3,717,160,344
Deposits from customers	(4,608,577,817)	(16,621,482,028)
Other liabilities account of customers	6,983,319	155,404,729
Other liabilities	(773,004,047)	195,213,896
	(7,042,481,539)	(601,728,878)
Net cash from operating activities	(5,438,208,941)	1,678,034,849
B) Cash flows from investing activities		
Payments for purchases of securities	-	(166,190,554)
Purchase of property, plant and equipment	(195,312,709)	(73,460,028)
Net cash used in investing activities	(195,312,710)	(239,650,582)
C) Cash flows from financing activities		
Payments for redemption of sub-ordinated bond	(500,000,000)	(500,000,000)
Repayment of borrowings and leasing liabilities	(64,433,972)	(95,947,504)
Interest paid on lease liabilities	(15,041,848)	(17,818,082)
Net cash used in financing activities	(579,475,821)	(613,765,586)
D) Net increase / (decrease) in cash and cash equivalents (A+B+C)	(6,212,997,472)	824,618,682
E) Effects of exchange rate changes on cash and cash equivalents	325,389	15,115
F) Cash and cash equivalents at beginning of the year	28,004,586,417	24,633,900,854
G) Cash and cash equivalents at end of the year (D+E+F)	21,791,914,334	25,458,534,651
Cash and cash equivalents at end of the year		
Cash in hand (including foreign currencies) (note-3a)	3,820,589,936	3,947,093,450
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) (note-3a)	11,794,336,793	11,715,972,417
Balance with other banks and financial institutions (note-4a)	6,172,653,105	9,790,967,585
Prize bonds (note-6a)	4,334,500	4,501,200
	21,791,914,334	25,458,534,651

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2022

Prime Bank Limited
Statement of Changes in Equity (Unaudited)
for the period from 01 January to 31 March 2022

Particulars	Paid-up Capital	Share premium	Statutory reserve	Revaluation reserve	Revaluation gain / loss on investments	F.C. Translation gain	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	32,533,614	20,121,408	5,440,914,302	29,888,873,023
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-
Balance as at 1 January 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	32,533,614	20,121,408	5,440,914,302	29,888,873,023
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	(22,373,791)	-	-	(22,373,791)
Surplus / deficit on account of revaluation of investments	-	-	-	-	220,484,435	-	-	220,484,435
Currency translation differences	-	-	-	-	-	325,389	-	325,389
Net gains and losses not recognized in the income statement	-	-	-	-	230,644,259	20,446,797	5,440,914,302	30,087,309,056
Net profit for the year	-	-	-	-	-	-	1,009,216,002	1,009,216,002
Dividend (Bonus shares)	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-
Balance as at 31 March 2022	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	230,644,259	20,446,797	6,450,130,304	31,096,525,058
Balance as at 31 March 2021	11,322,834,770	1,211,881,786	10,353,413,584	1,507,173,559	205,143,873	16,294,513	5,537,748,757	30,154,490,841

Sd/-
Company Secretary

Sd/-
Chief Financial Officer

Sd/-
Managing Director

Sd/-
Director

Sd/-
Chairman

Dated , 24 April 2022

Notes to the Financial Statements
as at and for the period ended 31 March 2022

1 Status of the bank

Prime Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under Companies Act, 1994 with the registered office of the Company at 119-120 Motijheel C/A, Dhaka-1000. It commenced its banking business with one branch on April 17, 1995 under the license issued by Bangladesh Bank. At present, the Bank has 146 (One Hundred Forty Six) branches including 18 (Eighteen) SME Centres/ Branches all over Bangladesh and 2 (Two) booths located at Dhaka Club, Dhaka and at Chittagong Port, Chittagong. Out of the above 146 branches, 05 (five) branches are designated as Islamic Banking branch complying with the rules of Islamic Shariah. Also, the Bank has 3 (Three) Off-shore Banking Units (OBUs), 5 (Five) subsidiary Companies (3 Foreign subsidiaries & 2 Local subsidiaries). The Bank went for Initial Public Offering (IPO) in 1999 and its shares were listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly-traded company for its general classes of share.

1.1 Principal activities

The principal activities of the Bank are to provide all kinds of commercial banking services to customers through its branches and SME centers/ branches in Bangladesh. The Bank also provides off-shore banking services through its 3 (Three) Off-shore Banking Units (OBU).

2 Accounting policies

2.1 Accounting policies in the interim financial statements are same as that were applied in its last annual financial statements of 31 December 2021. The consolidated financial statements included the financial statements of Prime Bank Limited and its subsidiaries, i.e. Prime Bank Investment Limited, Prime Bank Securities Limited, Prime Exchange Co. (Pte) Limited, Singapore, PBL Exchange (UK) Limited and PBL Finance (Hong Kong) Limited.

2.2 Basis of preparation

The quarterly financial statements have been prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS)-34 "Interim Financial Reporting" and Rule 13 of the Securities and Exchange Rules 1987 and all other International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as applicable for the Banks.

2.3 Adequate provision has been made against loans and advances, off-balance sheet items, investments and other assets as per Bangladesh Bank's circulars.

2.4 Provision for income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2021 and the Income Tax Ordinance 1984.

2.5 The consolidated financial statements have been prepared for the period ended on March 31, 2022 in accordance with International Accounting Standard (IAS)-27, "Separate Financial Statements" and International Financial Reporting Standard (IFRS)- 10, "Consolidated Financial Statements".

The financial statements were approved by the Board of Directors on 24 April 2022.

2.7 General

a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) Figures of previous year have been rearranged and/or restated whenever necessary to conform to current year's

		Amount in Taka	
		31 March 2022	31 Dec 2021
3 Consolidated cash			
i Cash in hand			
Prime Bank Limited (note-3a.1)		3,820,589,936	4,175,754,565
Prime Bank Investment Limited		21,725	56,274
Prime Bank Securities Limited		123,273	28,500
Prime Exchange Co. Pte. Ltd., Singapore		-	16,457,897
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		3,820,734,934	4,192,297,236
ii Balance with Bangladesh Bank and its agent bank(s)			
Prime Bank Limited (note-3a.2)		11,794,336,793	11,677,721,619
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		11,794,336,793	11,677,721,619
		15,615,071,727	15,870,018,855
3a Cash of the Bank			
3a.1 Cash in hand			
In local currency		3,772,047,119	4,132,694,695
In foreign currency		48,542,816	43,059,870
		3,820,589,936	4,175,754,565
3a.2 Balance with Bangladesh Bank and its agent bank(s)			
In local currency		10,059,295,119	10,156,474,355
In foreign currency		1,217,409,244	660,695,128
		11,276,704,363	10,817,169,482
Sonali Bank as agent of Bangladesh Bank (Local currency)		517,632,430	860,552,136
		11,794,336,793	11,677,721,619
		15,614,926,729	15,853,476,184
4 Consolidated balance with other banks and financial institutions In Bangladesh			
Prime Bank Limited (note-4a.1)		3,906,883,466	8,942,695,539
Prime Bank Investment Limited		22,623,632	87,419,736
Prime Bank Securities Limited		282,923,980	277,692,287
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		4,212,431,079	9,307,807,562
Less: Inter-company transaction		22,536,835	257,685,022
		4,189,894,244	9,050,122,540
Outside Bangladesh			
Prime Bank Limited		2,265,769,638	3,204,311,794
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		94,462,956	95,909,804
PBL Exchange (UK) Ltd.		18,579,668	19,481,729
PBL Finance (Hong Kong) Limited		58,618,650	21,739,991
		2,437,430,913	3,341,443,318
		6,627,325,157	12,391,565,858
4a Balance with other banks and financial institutions of the Bank			
In Bangladesh		3,906,883,466	8,942,695,539
Outside Bangladesh		2,265,769,638	3,204,311,794
		6,172,653,105	12,147,007,333
5 Money at call on short notice		-	-

		Amount in Taka	
		31 March 2022	31 Dec 2021
6 Consolidated investments			
Government			
Prime Bank Limited (note-6a)	55,793,591,177	53,969,145,650	
Prime Bank Investment Limited	-	-	
Prime Bank Securities Limited	-	-	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	55,793,591,177	53,969,145,650	
Others			
Prime Bank Limited (note-6a)	5,205,009,977	5,174,741,977	
Prime Bank Investment Limited	1,229,706,971	1,172,619,979	
Prime Bank Securities Limited	2,246,126,173	2,069,796,684	
Prime Exchange Co. Pte. Ltd., Singapore	-	-	
PBL Exchange (UK) Ltd.	-	-	
PBL Finance (Hong Kong) Limited	-	-	
	8,680,843,121	8,417,158,640	
	64,474,434,298	62,386,304,290	
6a Investments of the Bank			
i) Investment classified as per Bangladesh Bank Circular:			
Held for trading (HFT)	9,217,768,604	11,166,217,890	
Held to maturity (HTM)	46,571,488,074	42,798,824,860	
Other securities	5,209,344,477	5,178,844,877	
	60,998,601,155	59,143,887,627	
a) Government securities:			
ii) Investment classified as per nature:			
a) Government securities:			
28 days treasury bills	-	-	
91 days treasury bills	-	-	
182 days treasury bills	-	1,998,452,000	
364 days treasury bills	-	1,949,613,355	
5 years treasury bills	-	-	
	-	3,948,065,355	
30 days Bangladesh Bank bills	-	-	
Government bonds:			
Prize bonds	4,334,500	4,102,900	
Government bonds	55,789,256,677	50,016,977,395	
	55,793,591,177	50,021,080,295	
	55,793,591,177	53,969,145,650	
b) Other investments:			
Alarafah Islami Bank Subordinated Bond	819,333,333	809,333,333	
MTBL Perpetual Bond	861,187,653	876,419,653	
Beximco Green Sukuk al Istisna'a	512,250,000	501,000,000	
Shares (note-6a.1)	3,012,238,991	2,987,988,991	
	5,205,009,977	5,174,741,977	
	60,998,601,155	59,143,887,627	
6a.1 Investment in shares			
Quoted			
Baraka Power	46,126,653	46,126,653	
BATBC	237,197,218	237,197,218	
BSCCL	57,451,813	57,451,813	
BerqerPBL	34,368,643	34,368,643	
DESCO	19,262,511	19,262,511	
UnileverCL	7,093,115	7,093,115	
IDLC	8,256,150	8,256,150	
National Bank Ltd.	27,970,098	27,970,098	
Singer BD	103,836,021	103,836,021	
UPGDCL	96,111,263	96,111,263	
Uttara Bank Ltd.	37,009,980	37,009,980	
	674,683,465	674,683,465	
Unquoted			
Central Depository Bangladesh Limited (CDBL)	15,694,430	15,694,430	
Central Counterparty Bangladesh Limited (CCBL)	37,500,000	37,500,000	
Investment in SWIFT	4,184,430	4,184,430	
Market Stabilization Fund	-	-	
Preference Share (United Mymensingh Power)	2,040,416,667	2,016,166,667	
Golden Harvest Ice Cream Ltd	239,760,000	239,760,000	
	2,337,555,526	2,313,305,526	
	3,012,238,991	2,987,988,991	

		Amount in Taka	
		31 March 2022	31 Dec 2021
7	Consolidated loans, advances and lease / investments		
	Prime Bank Limited (note-7a)	223,169,492,417	221,701,136,687
	Prime Bank Investment Limited	4,547,470,140	4,932,098,760
	Prime Bank Securities Limited	243,592,452	300,810,631
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	-	-
		227,960,555,009	226,934,046,078
	Less: Inter-company transactions	6,209,460,426	6,310,832,146
		221,751,094,583	220,623,213,932
	Consolidated bills purchased and discounted (note-8)	40,758,074,908	44,339,148,120
		262,509,169,491	264,962,362,052
7a	Loans, advances and lease / investments of the Bank		
	i) Loans, cash credits, overdrafts, etc.		
	<i>Inside Bangladesh</i>		
	Secured overdraft / Guard against TDR	49,792,348,760	47,901,648,192
	Cash credit / Murabaha	18,069,482,042	21,052,961,364
	Loans (General)	68,966,451,634	68,743,387,096
	House building loan	1,576,658,974	1,437,498,456
	Loan against trust receipt	3,705,632,831	3,955,975,373
	Payment against document	8,650,651	23,846,325
	Retail loan	16,709,821,122	16,835,739,547
	Lease finance / Izara	940,767,543	1,155,961,940
	Credit card	1,448,668,550	1,391,192,439
	Hire purchase	13,274,856,691	13,216,215,541
	Other loans and advances	48,676,153,619	45,986,710,412
		223,169,492,417	221,701,136,687
	Outside Bangladesh	-	-
		223,169,492,417	221,701,136,687
	ii) Bills purchased and discounted (note-8a)		
	<i>Payable Inside Bangladesh</i>		
	Inland bills purchased	7,533,512,836	6,895,679,420
	<i>Payable Outside Bangladesh</i>		
	Foreign bills purchased and discounted	30,154,969,074	34,418,531,742
		37,688,481,910	41,314,211,162
		260,857,974,327	263,015,347,849
8	Consolidated bills purchased and discounted		
	Prime Bank Limited (note-8a)	37,688,481,910	41,314,211,162
	Prime Bank Investment Limited	-	-
	Prime Bank Securities Limited	-	-
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	3,069,592,998	3,024,936,958
		40,758,074,908	44,339,148,120
8a	Bills purchased and discounted		
	Payable in Bangladesh	7,533,512,836	6,895,679,420
	Payable outside Bangladesh	30,154,969,074	34,418,531,742
		37,688,481,910	41,314,211,162
9	Consolidated fixed assets including premises, furniture and fixtures		
	Prime Bank Limited (note-9a)	8,357,696,237	8,325,699,812
	Prime Bank Investment Limited	45,044,311	42,107,130
	Prime Bank Securities Limited	20,391,302	17,180,974
	Prime Exchange Co. Pte. Ltd., Singapore	4,668,287	8,570,445
	PBL Exchange (UK) Ltd.	428,308	524,744
	PBL Finance (Hong Kong) Limited	332,712	358,229
		8,428,561,156	8,394,441,334

		Amount in Taka	
		31 March 2022	31 Dec 2021
9a	Fixed assets including premises, furniture and fixtures of the Bank		
	Property, Plant & Equipment		
	Land	3,719,444,788	3,719,444,788
	Building	1,531,933,729	1,531,933,729
	Capital work in progress (Building)	968,721,391	845,093,710
	Furniture and fixtures	1,100,366,931	1,094,743,900
	Capital work in progress (Furniture & Fixtures)	16,456,384	15,523,898
	Office equipment and machinery	2,701,156,496	2,665,889,485
	Vehicles	348,007,965	319,395,465
		10,386,087,684	10,192,024,975
	Less: Accumulated depreciation	3,454,198,522	3,401,688,176
		6,931,889,162	6,790,336,799
	Lease assets-Premises		
	Right-of-use assets	2,457,013,562	2,457,013,562
	Less: Accumulated amortization	1,274,373,074	1,194,670,506
		1,182,640,488	1,262,343,056
	Intangible assets		
	Software-core banking	856,201,383	856,201,383
	Software-ATM	58,492,614	58,492,614
	Capital work in progress (Software)	7,550,000	6,300,000
	Total Cost of intangibles assets	922,243,997	920,993,997
	Less: Accumulated amortization	679,077,410	647,974,041
		243,166,587	273,019,956
		8,357,696,237	8,325,699,812
10	Consolidated other assets		
	Prime Bank Limited (note-10a)	32,007,189,944	31,172,459,495
	Less: Investment in Prime Bank Investment Limited (note-10a.5)	(2,999,999,940)	(2,999,999,940)
	Less: Investment in Prime Bank Securities Limited (note-10a.5)	(950,000,000)	(950,000,000)
	Less: PBIL investment in Prime Bank Securities Ltd.(below)	(50,000,000)	(50,000,000)
	Less: Investment in PBL Exchange (UK) Ltd. (note-10a.5)	(56,352,624)	(56,352,624)
	Less: Investment in Prime Exchange Co. Pte. Ltd., Singapore (note-10a.5)	(10,993,235)	(10,993,235)
	Less: Investment in PBL Finance (Hong Kong) Limited (note-10a.5)	(34,365,722)	(34,365,722)
		27,905,478,423	27,070,747,973
	Prime Bank Investment Limited (investment in PBSL)	50,000,000	50,000,000
	Prime Bank Investment Limited	312,955,176	396,515,148
	Prime Bank Securities Limited	314,670,185	235,641,175
	Prime Exchange Co. Pte. Ltd., Singapore	6,503,104	4,787,270
	PBL Exchange (UK) Ltd.	7,226,112	5,025,975
	PBL Finance (Hong Kong) Limited	35,442,279	29,049,718
		726,796,855	721,019,287
	Less: Inter-company transactions	60,877,332	141,676,958
		28,571,397,947	27,650,090,303
10a	Other assets of the Bank		
	Stationery and stamps	49,526,932	52,287,507
	Exchange adjustment account	-	-
	Investment in subsidiary (note-10a.5)	4,051,711,521	4,051,711,521
	Off-shore Banking Units	12,210,110,182	10,737,750,738
	Due from Off-shore Banking Units	148,483,370	458,841,203
	Prepaid expenses	64,062,551	53,397,100
	Interest / profit receivable on loan (note-10a.1)	1,477,138,187	1,443,734,210
	Interest receivable on Govt. securities (note-10a.1)	1,052,847,361	504,627,168
	Receivable from employees provident fund	11,444,088	11,444,088
	Advance deposits and advance rent	40,784,874	40,237,869
	Prepaid expenses against house furnishing	15,181,776	14,676,351
	Balance with PBSL	105,694,443	105,694,443
	Branch adjustments account	-	-
	Suspense account (note -10a.2)	134,940,565	57,353,364
	Encashment of PSP / BSP	188,176,733	171,333,234
	Advance income tax paid (note-10a.6)	23,021,506,200	22,458,804,225
	Deferred Tax assets (note -10a.7)	1,538,560,830	1,991,891,003
	Net plan assets-Employees Gratuity Fund	97,603,270	97,603,270
	Credit card & ATM Card	4,378,779	3,144,716
	Sundry assets (note -10a.3)	153,631,836	114,519,425
		44,365,783,496	42,369,051,436
	Less: Off-shore Banking Units	12,358,593,552	11,196,591,941
		32,007,189,944	31,172,459,495

10a.1 Interest / profit receivable: Amount represents interest / profit receivable on loans, advances and lease / investments, interest on term placement, Government securities & foreign currency balance, etc.

Amount in Taka	
31 March 2022	31 Dec 2021

10a.2 Suspense account includes TT / DD in transit, advance against Land/ Building, advance against new branch, advance against TA/ DA, printing and stationery, postage, suspense- others, clearing adjustment account etc.

10a.3 Sundry assets

Protested Bills		14,570,423	14,570,423
Others		139,061,413	99,949,001
		153,631,836	114,519,425

10a.4 Particulars of required provision for other assets

		Rate		
Protested bills	14,570,423	100%	14,570,423	14,570,423
Others	9,392,174	100%	9,392,174	7,737,234
Required provision for other assets			23,962,597	22,307,658
Total provision maintained (note - 14a.7)			27,220,519	67,220,519
Excess / (short) provision			3,257,921	44,912,861

10a.5 Investment in subsidiaries

Prime Bank Investment Limited	2,999,999,940	2,999,999,940
Prime Bank Securities Limited	950,000,000	950,000,000
Prime Exchange Co. Pte. Ltd., Singapore	10,993,235	10,993,235
PBL Exchange (UK) Ltd.	56,352,624	56,352,624
PBL Finance (Hong Kong) Limited	34,365,722	34,365,722
	4,051,711,521	4,051,711,521

10a.6 Advance income tax paid

Opening Balance	22,458,804,225	19,783,674,850
Add: Paid during the year	562,701,974	2,675,129,375
	23,021,506,200	22,458,804,225

10a.7 Deferred tax assets

Opening balance	1,991,891,003	1,378,849,028
Add: Addition during the year	69,572,517	613,041,975
Less: Adjustment during the year	(522,902,691)	-
	1,538,560,830	1,991,891,003

10a.7.1 Deferred tax assets detail

Specific Provision for Loans and Advances	4,102,828,879	5,311,709,342
Tax rate	37.50%	37.50%
Deferred tax assets	1,538,560,830	1,991,891,003

11 Non-Banking Assets

Name of Parties

M/s Rima Flour Mills	124,438,400	124,438,400
M/s Ripon Motors	51,902,240	51,902,240
M/s Megna Bangla Trade	18,399,360	18,399,360
M/s Ampang Food Industries	25,760,640	25,760,640
	220,500,640	220,500,640

The Bank has been awarded ownership of the mortgaged properties of the above mentioned parties as per verdicts of the respective Artha Rin Courts under section 33(7) of "Artha Rin Adalat Ain-2003". Accordingly, a total amount of Tk 220,500,640/- is reported in the financial statements as Non-Banking assets. The value of Non-Banking Assets has been determined on the basis of valuation reports of independent valuers.

However, impugning the said awards, the Proprietor of M/s Rima Flour Mills and M/s Ripon Motors, filed 2 (two) separate writ petitions being Nos.1499/2018 and 1500/2018 before the High Court Division and upon hearing of the Rule, Hon'ble court has been pleased to stay the operation of registered certificate under section 33 (7) of Artha Rin Adalat Ain, 2003 in respect of scheduled lands which have also been extended from time to time. Both the writ petitions are still pending for hearing. Lastly those are appeared in the daily cause list on 12.01.2022. However, no order was passed on that very day.

12 Consolidated borrowings from other banks, financial institutions and agents

Prime Bank Limited (note-12a)	62,187,226,804	62,061,332,558
Prime Bank Investment Limited	2,295,209,003	2,759,161,058
Prime Bank Securities Limited	1,604,489,032	1,452,642,905
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	3,031,782,334	2,970,176,824
	69,118,707,173	69,243,313,346
Less: Inter-company transactions	6,209,460,426	6,310,832,146
	62,909,246,746	62,932,481,200

12a Borrowings from other banks, financial institutions and agents of the Bank

In Bangladesh (note-12a.1)	32,220,228,629	27,665,712,468
Outside Bangladesh	29,966,998,175	34,395,620,090
	62,187,226,804	62,061,332,558

Amount in Taka	
31 March 2022	31 Dec 2021

12a.1 In Bangladesh

Call deposits	80,000,000	-
Borrowings from other Banks and FIS	721,700,000	
Prime Bank Subordinated Bond	5,600,000,000	6,100,000,000
Borrowings from Bangladesh Bank (FSSP)	1,405,267,972	1,446,495,030
Borrowings from Bangladesh Bank (EDF)	18,479,613,745	15,747,808,578
Borrowings from Bangladesh Bank (GTF)	1,596,213,648	1,667,750,929
Borrowings from Bangladesh Bank (FSF)	2,782,502,457	1,076,796,021
Borrowings from Bangladesh Bank (IPFF)	222,067,672	233,557,461
Borrowings from Bangladesh Bank (TDF)	391,666,667	400,000,000
Borrowings from Bangladesh Bank (UBSP)	40,985,156	42,503,125
Borrowings from Bangladesh Bank (RFS-PC)	33,000,000	
Refinance against Agriculture loan	325,656,036	425,656,035
Refinance against SME loan	541,555,276	525,145,288
	32,220,228,629	27,665,712,468

13 Consolidated deposits and other accounts

Current deposits and other accounts

Prime Bank Limited (note-13a.1.c)	45,252,898,679	47,678,047,146
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	45,252,898,679	47,678,047,146
Less: Inter-company transactions	22,260,427	257,285,597
	45,230,638,252	47,420,761,550

Bills payable

Prime Bank Limited (note-13a.1.c)	4,930,775,247	4,923,791,928
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	4,930,775,247	4,923,791,928

Savings bank / Mudaraba savings deposits

Prime Bank Limited (note-13a.1.c)	67,628,869,637	70,358,701,527
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	67,628,869,637	70,358,701,527

Term / Fixed deposits

Prime Bank Limited (note-13a.1.c)	120,155,355,768	120,109,951,192
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	120,155,355,768	120,109,951,192
Less: Inter-company transactions	276,408	399,425
	120,155,079,360	120,109,551,767
	237,945,362,496	242,812,806,771

13a Deposits and other accounts of the Bank

Deposits from banks (note -13a.1.a)	188,723,137	1,132,658,001
Deposits from customers (note-13a.1.b)	237,779,176,195	241,937,833,792
	237,967,899,331	243,070,491,793

13a.1 a) Deposits from Banks

Current deposits and other accounts	9,283,483	11,296,209
Savings bank / Mudaraba savings deposits	20,662,470	20,680,470
Special notice deposits	158,777,184	1,100,681,321
Fixed deposits	-	-
	188,723,137	1,132,658,000

b) Customer Deposits

Amount in Taka	
31 March 2022	31 Dec 2021

i) Current deposits and other accounts

Current / Al-wadeeah current deposits
Foreign currency deposits
Security deposits
Sundry deposits (note - 13a.2)

20,668,496,754	24,509,076,345
7,571,308,133	7,560,123,821
6,459,947	6,553,647
17,522,490,300	15,776,605,923
45,768,755,134	47,852,359,736
525,139,937	185,608,799
45,243,615,197	47,666,750,937

Less: Off-shore Banking Units

ii) Bills payable

Pay orders issued
Pay slips issued
Demand draft payable
Foreign demand draft
T. T. payable
Bill Pay ATM

4,924,087,746	4,915,957,408
298,850	578,514
6,049,552	6,916,907
313,592	313,592
79	79
25,429	25,429
4,930,775,247	4,923,791,928

iii) Savings bank / Mudaraba savings deposits

iv) Term / Fixed deposits

Fixed deposits / Mudaraba fixed deposits
Special notice deposits
Scheme deposits

77,802,565,450	75,321,620,860
13,653,156,523	14,519,690,184
28,540,856,611	29,167,958,827
119,996,578,584	119,009,269,870
237,779,176,195	241,937,833,792
237,967,899,331	243,070,491,793

c) Deposits and other accounts

Current deposits and other accounts

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.i)

9,283,483	11,296,209
45,243,615,197	47,666,750,937
45,252,898,679	47,678,047,146

Bills payable

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.ii)

-	-
4,930,775,247	4,923,791,928
4,930,775,247	4,923,791,928

Savings bank / mudaraba savings deposits

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.iii)

20,662,470	20,680,470
67,608,207,167	70,338,021,057
67,628,869,637	70,358,701,527

Term / Fixed deposits

Deposits from banks (note -13a.1.a)
Deposits from customers (note-13a.1.b.iv)

158,777,184	1,100,681,321
119,996,578,584	119,009,269,870
120,155,355,768	120,109,951,192
237,967,899,331	243,070,491,793

13a.2 Sundry deposits

F.C. held against back to back L/C
Sundry creditors
Risk fund and service charges (CCS and lease finance)
Sale proceeds of PSP / BSP
Margin on letters of guarantee
Margin on letters of credit
Margin on FDBP / IDBP, export bills, etc.
Unclaimed dividend
Interest / profit payable on deposits
Withholding VAT/Tax /Excise duty payable to Government Authority
Others

8,905,979,566	8,308,110,005
242,969,638	330,021,589
56,356,428	56,355,521
79,966,050	13,096,050
799,278,326	757,225,407
2,961,084,640	2,535,956,293
190,564,779	129,734,260
53,853,395	53,917,661
1,732,115,292	1,289,178,392
328,073,236	281,998,732
2,172,248,949	2,021,012,012
17,522,490,300	15,776,605,923

13a.3 Payable on demand and time deposits

a) Demand deposits

Current deposits
Savings deposits (9%)
Foreign currency deposits (Non interest bearing)
Security deposits
Sundry deposits
Bills payable

20,677,780,236	24,520,372,554
6,086,598,267	6,332,283,137
7,046,168,196	7,374,515,023
6,459,947	6,553,647
17,522,490,300	15,776,605,923
4,930,775,247	4,923,791,928
56,270,272,194	58,934,122,212

b) Time deposits

Savings deposits (91%)
Fixed deposits
Special notice deposits
Deposits under schemes

61,542,271,370	64,026,418,389
77,802,565,450	75,321,620,860
13,811,933,707	15,620,371,505
28,540,856,611	29,167,958,827
181,697,627,138	184,136,369,581
237,967,899,331	243,070,491,793

Amount in Taka	
31 March 2022	31 Dec 2021

14 Consolidated other liabilities

Prime Bank Limited (note-14a)	52,977,890,943	54,857,681,566
Prime Bank Investment Limited	1,032,689,088	1,053,024,960
Prime Bank Securities Limited	572,467,635	527,563,608
Prime Exchange Co. Pte. Ltd., Singapore	40,501,864	63,119,683
PBL Exchange (UK) Ltd.	27,164,616	18,352,747
PBL Finance (Hong Kong) Limited	17,526,426	5,423,111
	54,668,240,572	56,525,165,675
Less: Inter-company transactions	60,877,332	130,553,311
	54,607,363,240	56,394,612,364

14a Other liabilities of the Bank

Exchange adjustment account	5,529,856	2,956,625
Expenditure and other payables	307,182,045	251,839,847
Provision for bonus	282,088,180	311,102,582
Lease liabilities	1,242,530,392	1,306,964,364
Provision for income tax (note - 14a.1)	28,361,703,639	28,221,924,728
Deferred tax liability (note-14a.2)	797,542,337	761,530,856
Unearned commission on bank guarantee	12,000,916	12,000,916
Unearned income	3,762,542	2,214,548
Unearned profit (Markup)	165,849,394	187,508,901
Provision for off-balance sheet exposures (note-14a.4)	2,348,090,000	2,163,090,000
Provision for Off-shore Banking Units (note-14a.5)	507,550,000	537,550,000
Fund for employee welfare fund (EWF)	5,000,000	5,000,000
Fund for Prime Bank Foundation (PBF)	110,882,904	71,882,904
Provision for loans and advances / investments (note - 14a.3)	11,448,345,012	12,607,225,475
Provision for Non-Banking Assets	220,500,640	220,500,640
Start-up fund	49,080,984	49,080,984
Special general provision-COVID 19	708,600,000	708,600,000
Provision for Interest receivable on loans and advances / investments	13,717,300	73,717,300
Provision for diminution in value of investments	122,128,249	122,128,249
Interest suspense account	5,817,975,062	6,647,869,301
Provision for Impairment loss for investment in subsidiaries	366,444,092	471,444,092
Climate risk fund	31,004,390	31,004,390
Provision of rebate for good borrower	15,207,111	15,207,111
Other liabilities	7,955,380	8,117,234
Other provision (note - 14a.6)	27,220,519	67,220,519
	52,977,890,943	54,857,681,566

14a.1 Provision for income tax

Opening Balance	28,221,924,728	25,197,656,236
Add: Addition during the year	139,778,911	3,024,268,492
	28,361,703,639	28,221,924,728

14a.1.1 Reconciliation of effective tax rate of the bank

(i) A numerical reconciliation between tax expenses (income) and the product of accounting profit multiplied by the applicable tax rate(s), disclosing also the basis on which the applicable tax rate(s) is (are) computed.

Profit before provision and income tax as per profit and loss account	2,038,336,567	2,672,169,471
Income tax as per applicable tax rate (37.5%)	764,376,213	1,002,063,552
Factors affecting the tax charged		
On non deductible expenses (netting of deductible income)	(614,730,141)	95,954,932
Tax savings from exempted income (on govt. treasury securities)	(922,822)	(416,060,719)
Tax savings from reduced tax rates (on dividend income)	(8,944,339)	(1,499,349)
Tax savings from reduced tax rates (on gain on sale of quoted securities)	-	(7,851,544)
Total income tax expenses	139,778,911	672,606,872

(ii) A numerical reconciliation between the average effective tax rate and the applicable tax rate, disclosing also the basis on which the applicable tax rate is computed.

Applicable tax rate

Tax effect of expenses that are not deductible for tax purposes	37.50%	37.50%
On non deductible expenses (netting of deductible income)	-30.16%	3.59%
Tax savings from exempted income (on govt. treasury securities)	-0.05%	-15.57%
Tax savings from reduced tax rates (on dividend income)	-0.44%	-0.06%
Tax savings from reduced tax rates (on gain on sale of quoted securities)	0.00%	-0.29%

Average effective tax rate (tax expense divided by profit before provision and tax)

6.86%	25.17%
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14a.2 Deferred tax liability

Opening balance	761,530,856	662,637,191
Add: Addition during the year	36,011,481	98,893,665
Less: Adjustment during the year	-	-
	797,542,337	761,530,856

Amount in Taka	
31 March 2022	31 Dec 2021

14a.2.1 Deferred tax liability

Temporary timing difference in written down value of fixed assets between tax base and carrying value:

Carrying amount of fixed assets including RoU Assets	3,395,721,057	3,299,290,660
Tax base	2,028,070,855	2,027,671,074
Taxable temporary difference	1,367,650,202	1,271,619,586
Tax Rate	37.50%	37.50%
Deferred tax liability on fixed assets	512,868,826	476,857,345
Deferred tax on revaluation of land and building	259,838,602	259,838,602
Deferred tax on actuarial valuation on employees gratuity fund	24,834,909	24,834,909
Total Deferred tax liability	797,542,337	761,530,856

14a.3 Provision for loans, advances and lease / investments

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	5,228,309,342	3,593,530,741
Less: Fully provided debts written off during the year	(1,652,279,871)	(103,303,389)
Add: Recoveries of amounts previously written off	43,399,408	153,582,630
Add: Specific provision made during the year for other accounts	-	-
Add: Transferred from General Provision	-	-
Less: Transferred to provision against Non Banking Assets	-	(220,500,640)
Add: Net charge to profit and loss account (note-39a)	400,000,000	1,805,000,000
Provision held at the end of the period/year	4,019,428,879	5,228,309,342

Movement in general provision on unclassified loans / investments

Provision held as on 1 January	7,378,916,133	7,726,301,427
Add: Amount transferred to classified provision	-	-
Add: General provision made during the year (note-39a)	50,000,000	(347,385,294)
Provision held at the end of the period/year	7,428,916,133	7,378,916,133
	11,448,345,012	12,607,225,475

14a.4 Provision for off-balance sheet exposures

Provision held as on 1 January	2,163,090,000	1,458,090,000
Add: Provision made during the year (note-39a)	185,000,000	705,000,000
Provision held at the end of the period/year	2,348,090,000	2,163,090,000

14a.5 Provision for Off-shore Banking Units

Movement in specific provision on classified loans / investments:

Provision held as on 1 January	83,400,000	83,400,000
Add: Net charge to profit and loss account (note-39a)	-	-
Provision held at the end of the period/year	83,400,000	83,400,000

Movement in general provision on unclassified loans / investments

Provision held as on 1 January	454,150,000	234,150,000
Add: General provision made during the year (note-39a)	(30,000,000)	220,000,000
Provision held at the end of the period/year	424,150,000	454,150,000
	507,550,000	537,550,000

14a.7 Other provision for classified assets

Balance as on 1 January	67,220,519	67,220,519
Add: Addition during the year (note-39a)	(40,000,000)	-
Less: Adjustment during the year	-	-
Balance as on 31 December	27,220,519	67,220,519

15 Share capital

15.1 Authorized capital

2,500,000,000 ordinary shares of Taka 10 each	25,000,000,000	25,000,000,000
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15.2 Issued, subscribed and fully paid up capital

30,000,000 ordinary shares of Taka 10 each issued for cash	300,000,000	300,000,000
986,756,137 ordinary shares of Taka 10 each issued as bonus shares	9,867,561,370	9,867,561,370
115,527,340 ordinary shares of Taka 10 each issued as right shares	1,155,273,400	1,155,273,400
	11,322,834,770	11,322,834,770

Amount in Taka	
31 March 2022	31 Dec 2021

15.3 History of paid-up capital

Given below the history of raising of share capital of Prime Bank Limited:

Accounting year	Declaration	No of share	Value in capital	Cumulative
1995	Opening capital	10,000,000	100,000,000	100,000,000
1996	60% Bonus share	6,000,000	60,000,000	160,000,000
1997	25% Bonus share	4,000,000	40,000,000	200,000,000
1999	Initial Public Offer (IPO)	20,000,000	200,000,000	400,000,000
2000	25% Bonus share	10,000,000	100,000,000	500,000,000
2001	20% Bonus share	10,000,000	100,000,000	600,000,000
2002	16.67% Bonus share	10,000,000	100,000,000	700,000,000
2003	42.86% Bonus share	30,000,000	300,000,000	1,000,000,000
2004	40% Bonus share	40,000,000	400,000,000	1,400,000,000
2005	25% Bonus share	35,000,000	350,000,000	1,750,000,000
2006	30% Bonus share	52,500,000	525,000,000	2,275,000,000
2007	25% Bonus share	56,875,000	568,750,000	2,843,750,000
2008	25% Bonus share	71,093,750	710,937,500	3,554,687,500
2009	30% Bonus share	106,640,620	1,066,406,200	4,621,093,700
2009	25% right share	115,527,340	1,155,273,400	5,776,367,100
2010	35% Bonus share	202,172,848	2,021,728,480	7,798,095,580
2011	20% Bonus share	155,961,911	1,559,619,110	9,357,714,690
2012	10% Bonus share	93,577,147	935,771,470	10,293,486,160
2017	10% Bonus share	102,934,861	1,029,348,610	11,322,834,770
		1,132,283,477	11,322,834,770	

15.4 Share premium

11,552,734 ordinary shares of Taka 200 each per share
Less: Income tax deduction at source @ 3% on total premium

Less: Transferred to Paid-up Capital

2,310,546,800	2,310,546,800
69,316,404	69,316,404
2,241,230,396	2,241,230,396
1,029,348,610	1,029,348,610
1,211,881,786	1,211,881,786

15.5 Non controlling interest

Share capital
Retained earnings

60	60
(3)	(3)
57	57

16 Statutory reserve

Balance on 1 January
Addition (20% of pre-tax profit)
Balance at

10,353,413,584	10,353,413,584
-	-
10,353,413,584	10,353,413,584

17 Consolidated revaluation gain / loss on investments

Prime Bank Limited (note-17a)
Gain on revaluation of Investment at Prime Exchange Co. Pte. Ltd., Singapore
Gain on revaluation of Investment at Prime Exchange (UK) Ltd.
Gain on revaluation of Investment at PBL Finance (Hong Kong) Limited

230,644,259	32,533,614
40,291,292	40,416,428
241,976	1,015,018
4,172,951	3,797,195
275,350,478	77,762,255

17(a) Revaluation gain / loss on investments of the Bank

Opening balance on 1 January
Add: Amortized/Revaluation Gain
Less: Adjustment of amortization/revaluation gain against sale/maturity
Add: Adjustment of revaluation gain/(loss) of OBU fixed assets
Less: Adjustment of Revaluation loss

32,533,614	366,668,195
220,484,435	79,771,905
(22,368,192)	(413,891,844)
(5,599)	(14,642)
-	-
230,644,259	32,533,614

18 Revaluation reserve

Balance on 1 January
Adjustment during the year
Balance at
Less: Provision for deferred tax

1,767,012,161	1,767,012,161
-	-
1,767,012,161	1,767,012,161
(259,838,602)	(259,838,602)
1,507,173,559	1,507,173,559

Amount in Taka	
31 March 2022	31 Dec 2021

19 Consolidated foreign currency translation gain/ (loss)

Prime Bank Limited (note-19a)	20,446,797	20,121,408
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	1,921	(404,203)
PBL Exchange (UK) Ltd.	83,119	279,140
PBL Finance (Hong Kong) Limited	5,994	463,734
	20,537,831	20,460,078

19a Foreign currency translation gain/ (loss)

Balance on 1 January	20,121,408	16,291,848
Addition during the year	325,389	3,829,559
Balance at	20,446,797	20,121,408

20 Consolidated retained earnings / movement of profit and loss account

Prime Bank Limited (note-20a)	6,450,455,692	5,444,743,861
Prime Bank Investment Limited	(148,079,023)	(159,371,879)
Prime Bank Securities Limited	(69,129,302)	(79,056,262)
Prime Exchange Co. Pte. Ltd., Singapore	13,847,956	27,993,963
PBL Exchange (UK) Ltd.	(57,525,128)	(51,175,249)
PBL Finance (Hong Kong) Limited	76,139,206	82,120,306
	6,265,709,401	5,265,254,741
Less: Minority Interest	2.96	3.19
Less: Inter company transaction	-	(11,123,646)
Less: Profit Remitted by Prime Exchange Co. Pte. Ltd., Singapore	-	(16,434,798)
Less: Profit Remitted by PBL Finance (Hong Kong) Limited	-	(20,141,270)
Less: Foreign currency translation gains	(416,423)	(3,701,008)
	6,265,292,981	5,213,854,021

20a Retained earnings / movement of profit and loss account of the Bank

Balance on 1 January	5,440,914,302	3,986,922,182
Addition during the year	1,009,216,002	3,111,025,821
Transfer to statutory reserve	-	-
Cash dividend	-	(1,698,425,216)
Issue of bonus shares	-	-
Remeasurement gain/(loss) of defined benefits liability/assets	-	41,391,515
Balance at	6,450,130,304	5,440,914,302
Add: Foreign currency translation gain/ (loss)	325,389	3,829,559
	6,450,455,692	5,444,743,861

20.1 Consolidated retained earnings brought forward from previous year

Prime Bank Limited (note-20.1 a)	5,440,914,302	2,329,888,481
Prime Bank Investment Ltd.	(159,371,879)	(219,463,516)
Prime Bank Securities Ltd.	(79,056,262)	(191,240,287)
Prime Exchange Co. Pte. Ltd., Singapore	11,559,165	-
PBL Exchange (UK) Ltd.	(51,175,249)	(11,862,584)
PBL Finance (Hong Kong) Limited	61,979,036	20,553,436
	5,224,849,113	1,927,875,529
Foreign currency translation gain on 1 January	2,628,249	(214,365)
Add: Inter-company transactions	-	36,576,068
	5,227,477,362	1,964,237,234

20.1.a Retained earnings brought forward from previous year of the Bank

Balance on 1 January	5,440,914,302	3,986,922,182
Remeasurement gain/(loss) of defined benefits liability/assets	-	41,391,515
Cash dividend paid	-	(1,698,425,216)
Balance at	5,440,914,302	2,329,888,482
Foreign currency translation gain on 1 January	-	-
	5,440,914,302	2,329,888,481

21 Consolidated contingent liabilities

21.1 Acceptances and endorsements

Prime Bank Limited (note-21a.1)	73,883,673,894	71,189,112,961
Prime Bank Investment Limited	-	-
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	73,883,673,894	71,189,112,961

		Amount in Taka	
		31 March 2022	31 Dec 2021
21.2 Letters of guarantee			
Prime Bank Limited (note-21a.2)		34,192,247,502	36,605,203,719
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		34,192,247,502	36,605,203,719
21.3 Irrevocable Letters of Credit			
Prime Bank Limited (note-21a.3)		54,281,560,511	46,643,694,270
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		54,281,560,511	46,643,694,270
21.4 Bills for collection			
Prime Bank Limited (note-21a.4)		14,688,652,813	13,667,430,360
Prime Bank Investment Limited		-	-
Prime Bank Securities Limited		-	-
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		14,688,652,813	13,667,430,360
		177,046,134,719	168,105,441,310
21a Contingent liabilities of the Bank			
21a.1 Acceptances and endorsements			
Back to back bills (Foreign)		63,602,092,452	62,161,886,522
Back to back bills (Local)		8,191,397,835	7,252,608,138
Back to back bills (EPZ)		2,090,183,606	1,774,618,301
		73,883,673,894	71,189,112,961
Less: Margin		(8,905,979,566)	(8,308,110,005)
		64,977,694,328	62,881,002,956
21a.2 Letters of guarantee			
Letters of guarantee (Local)		16,883,006,302	17,304,337,587
Letters of guarantee (Foreign)		17,309,241,200	19,300,866,132
Foreign counter guarantees		-	-
		34,192,247,502	36,605,203,719
Less: Margin		(799,278,326)	(757,225,407)
		33,392,969,175	35,847,978,313
21a.3 Irrevocable Letters of Credit			
Letters of credit (Sight)		10,756,536,609	7,405,831,392
Letters of credit (Deferred)		26,755,510,561	21,928,713,424
Back to back L/C		16,769,513,340	17,309,149,453
		54,281,560,511	46,643,694,270
Less: Margin		(2,961,084,640)	(2,535,956,293)
		51,320,475,871	44,107,737,976
21a.4 Bills for collection			
Outward bills for collection		14,688,652,813	13,667,430,360
		14,688,652,813	13,667,430,360
Less: Margin		(190,564,779)	(129,734,260)
		14,498,088,034	13,537,696,100
		177,046,134,719	168,105,441,310

		Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
22	Income statement		
	Income:		
	Interest, discount and similar income (note-22.1)	4,848,247,348	4,472,617,469
	Dividend income (note-25a)	51,110,507	8,567,706
	Fees, commission and brokerage (note-22.2)	292,814,253	230,395,236
	Gains /less losses arising from dealing in securities	-	1,109,495,251
	Gains /less losses arising from investment securities	-	28,551,071
	Gains /less losses arising from dealing in foreign currencies (note-26a.1)	520,282,970	114,914,888
	Income from non-banking assets	-	-
	Other operating income (note-27a)	235,015,026	177,196,013
	Profit /less losses on interest rate changes	-	-
		5,947,470,104	6,141,737,633
	Expenses:		
	Interest / profit paid on deposits, borrowings, etc. (note-24a)	2,063,365,929	1,732,442,869
	Losses on loans, advances and lease/ investments	-	-
	Administrative expenses (note-22.3)	1,449,791,319	1,295,522,176
	Other operating expenses (note-38a)	232,660,005	225,980,011
	Depreciation on banking assets (note-37a)	163,316,284	215,623,107
		3,909,133,537	3,469,568,162
		2,038,336,567	2,672,169,471
22.1	Interest, discount and similar income		
	Interest income / Profit on investments (note-23a)	4,019,527,158	3,752,431,304
	Interest income on treasury bills / reverse repo / bonds (note-25a)	803,167,513	530,462,787
	Gain on Discounted bond / bills (note-25a)	23,238,305	220,854,275
	Gain on sale of shares (note-25a)	-	-
	Gain on Govt. security trading (note-25a)	2,460,858	-
	Interest on debentures (note-25a)	59,249,744	26,485,262
		4,907,643,578	4,530,233,627
	Less: Loss on revaluation of security trading (note-25a)	59,396,230	57,616,158
		4,848,247,348	4,472,617,469
22.2	Fees, commission and brokerage		
	Commission (note-26a)	292,814,253	230,395,236
	Settlement fee-PBIL (note-26a)	-	-
		292,814,253	230,395,236
22.3	Administrative expenses		
	Salary and allowances (note-28a)	1,187,268,267	1,091,806,716
	Rent, taxes, insurance, electricity, etc. (note-29a)	135,104,750	142,950,937
	Legal expenses (note-30a)	26,355,126	4,425,781
	Postage, stamp, telecommunication, etc. (note-31a)	24,108,860	16,881,133
	Stationery, printing, advertisement, etc. (note-32a)	54,060,562	25,873,673
	Managing Director's salary and fees (note-33)	3,639,194	696,774
	Directors' fees (note-34a)	540,136	636,125
	Auditors' fees (note-35a)	345,000	345,000
	Repair of Bank's assets (note-37a)	18,369,424	11,906,037
		1,449,791,319	1,295,522,176
23	Consolidated interest income / profit on investments		
	Prime Bank Limited (note-23a)	4,019,527,158	3,752,431,304
	Prime Bank Investment Limited	79,696,108	44,629,585
	Prime Bank Securities Limited	9,503,148	2,692,596
	Prime Exchange Co. Pte. Ltd., Singapore	-	-
	PBL Exchange (UK) Ltd.	-	-
	PBL Finance (Hong Kong) Limited	28,568,497	23,941,022
		4,137,294,911	3,823,694,507
	Less: Inter-company transactions	50,989,452	57,738,468
		4,086,305,459	3,765,956,038

		Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
23a Interest income / profit on investments of the Bank			
Loans (General) / Musharaka		1,216,044,550	1,033,947,218
Loans against trust receipts		74,231,829	91,067,963
Packing credit		18,680,472	5,626,368
House building loan		26,236,707	31,166,388
Lease finance / Izara		23,758,873	48,081,748
Hire purchase		251,706,004	226,769,092
Payment against documents		430,680	383,421
Cash credit / Bai-Muajjal		254,900,698	323,674,108
Secured overdraft		606,697,208	506,457,724
Consumer credit scheme		326,503,952	306,620,080
Staff loan		18,776,156	17,756,586
Agricultural Loan		1,867,772	10,499,065
Forced loan		1,667,075	2,747,545
Documentary bills purchased		340,433,384	191,399,091
Interest income from credit card		44,747,731	28,508,910
Other loans and advances / Investments		758,800,063	895,356,747
Total interest / profit on loans and advances / investments		3,965,483,156	3,720,062,055
Interest / profit on balance with other banks and financial institutions		47,154,089	29,975,145
Interest on call loans		1,606,542	665,833
Interest / profit received from foreign banks (note-23a.1)		5,283,372	1,728,271
		4,019,527,158	3,752,431,304
23a.1 Interest received from foreign banks		49,648,480	44,781,352
Less: Inter-company transactions		44,365,108	43,053,082
		5,283,372	1,728,271
24 Consolidated interest / profit paid on deposits, borrowings, etc.			
Prime Bank Limited (note-24a)		2,063,365,929	1,732,442,869
Prime Bank Investment Limited		27,369,524	35,975,372
Prime Bank Securities Limited		24,940,933	11,714,971
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		12,465,436	11,650,595
		2,128,141,822	1,791,783,807
Less: Inter-company transactions		50,989,452	57,738,468
		2,077,152,370	1,734,045,338
24a Interest / profit paid on deposits, borrowings, etc. of the Bank			
i) Interest / profit paid on deposits:			
Savings bank / Mudaraba savings deposits		266,748,145	185,216,574
Special notice deposits		40,626,089	37,679,930
Term deposits / Mudaraba term deposits		880,968,922	682,271,479
Deposits under scheme		528,160,905	548,852,806
Foreign currency deposits (note-24a.1)		3,020,836	25,564,656
Others		11,075,189	6,511,685
		1,730,600,085	1,486,097,129
ii) Interest / Profit paid for borrowings:			
Call deposits		3,347,083	41,667
Repurchase agreement (repo)		221,233	-
Interest expenses of lease liabilities		15,041,848	17,818,082
Banladesh Bank-refinance		40,509,480	1,865,391
Local bank accounts		44,365,108	43,053,082
Foreign bank accounts		164,040,775	75,927,175
PBL bond		109,605,425	150,693,425
		377,130,952	289,398,821
Less: Inter-company transactions		44,365,108	43,053,082
		332,765,844	246,345,740
		2,063,365,929	1,732,442,869
24a.1 Foreign currency deposits			
Interest / profit paid on F.C		3,020,836	25,564,656
Interest / profit paid on N.F.C.D		-	-
		3,020,836	25,564,656

		Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
25 Consolidated investment income			
Prime Bank Limited (note-25a)		879,830,696	1,866,800,192
Prime Bank Investment Limited		7,342,206	61,305,617
Prime Bank Securities Limited		66,721,231	18,072,036
Prime Exchange Co. Pte. Ltd., Singapore		-	-
PBL Exchange (UK) Ltd.		-	-
PBL Finance (Hong Kong) Limited		-	-
		953,894,133	1,946,177,846
Less: Inter-company transactions		-	-
		953,894,133	1,946,177,846
25a Investment income of the bank			
Interest on treasury bills / Reverse repo / bonds		803,167,513	530,462,787
Interest on debentures / bonds		59,249,744	26,485,262
Gain on discounted bond / bills		23,238,305	220,854,275
Gain on sale of shares		-	28,551,071
Gain on Govt. security trading		2,460,858	1,109,495,251
Dividend on shares		51,110,507	8,567,706
		939,226,926	1,924,416,351
Less: Loss on sale/revaluation of security trading		59,396,230	57,616,158
		879,830,696	1,866,800,192
26 Consolidated commission, exchange and brokerage			
Prime Bank Limited (note-26a)		813,097,223	345,310,124
Prime Bank Investment Limited		23,065,425	17,565,267
Prime Bank Securities Limited		19,961,015	30,519,462
Prime Exchange Co. Pte. Ltd., Singapore		14,434,599	20,521,944
PBL Exchange (UK) Ltd.		6,930,035	36,561,681
PBL Finance (Hong Kong) Limited		3,027,882	3,060,609
		880,516,179	453,539,086
Less: Inter-company transactions		-	-
		880,516,179	453,539,086
26a Commission, exchange and brokerage of the Bank			
Commission on L/Cs		90,533,230	56,558,292
Commission on L/Cs-back to back		133,373,632	105,453,389
Commission on L/Gs		49,540,884	24,546,840
Commission on remittance		9,020,561	11,079,814
Merchant Commission		699,779	-
Underwriting Commission regarding Treasury bill/ Bond		-	8,516,657
Commission from sale of BSP /PSP/Others		9,646,166	24,240,244
		292,814,253	230,395,236
Exchange gain (note - 26a.1) - including gain from FC dealings		520,282,970	114,914,888
Settlement fees / Brokerage		-	-
		813,097,223	345,310,124
26a.1 Exchange gain			
Exchange gain		532,423,036	122,722,702
Exchange gain-credit card		-	-
Less: Exchange loss		(12,140,065)	(7,807,814)
		520,282,970	114,914,888
27 Consolidated other operating income			
Prime Bank Limited (note-27a)		235,015,026	177,196,013
Prime Bank Investment Limited		35,120	360,776
Prime Bank Securities Limited		75,746	2,134,944
Prime Exchange Co. Pte. Ltd., Singapore		233,661	639,968
PBL Exchange (UK) Ltd.		-	1,788,567
PBL Finance (Hong Kong) Limited		3,524,073	3,229,111
		238,883,627	185,349,380
Less: Inter-company transactions		-	-
		238,883,627	185,349,380

	Amount in Taka	
	Jan-Mar-2022	Jan-Mar-2021
27a Other operating income of the Bank		
Locker rent	11,651,550	11,271,768
Service and other charges	70,334,834	58,828,363
Retail Income	41,807,174	29,763,089
Income from ATM service	3,252,619	6,203,088
Credit card income (note-27a.2)	38,852,785	30,889,726
Postage / telex / SWIFT/ fax	11,861,503	9,443,139
Rebate from foreign Bank outside Bangladesh	25,554,266	-
Profit on sale of fixed assets	-	-
Miscellaneous earnings (note-27a.1)	31,700,295	30,796,841
	235,015,026	177,196,013
27a.1 Miscellaneous earnings include syndication fee, commission/rebate from foreign remittance house / bank, notice fee and sale proceeds of various items, etc.		
27a.2 Credit card income		
Annual fees	9,922,315	8,376,071
Inter-change fees	9,874,311	5,041,494
Others	19,056,159	17,472,161
	38,852,785	30,889,726
28 Consolidated salaries and allowances		
Prime Bank Limited (note-28a)	1,187,268,267	1,091,806,716
Prime Bank Investment Limited	12,559,617	10,799,371
Prime Bank Securities Limited	11,717,919	9,467,858
Prime Exchange Co. Pte. Ltd., Singapore	7,449,434	7,643,240
PBL Exchange (UK) Ltd.	7,311,266	8,913,038
PBL Finance (Hong Kong) Limited	5,182,622	6,135,434
	1,231,489,125	1,134,765,657
28a Salaries and allowances of the Bank		
Basic pay	478,811,561	452,488,094
Allowances	329,097,112	312,630,550
Bonus	273,942,498	219,000,000
Bank's contribution to provident fund	44,439,068	44,467,852
Retirement benefits/ Leave encashment	8,478,028	5,220,220
Gratuity	52,500,000	58,000,000
	1,187,268,267	1,091,806,716
29 Consolidated rent, taxes, insurance, electricity, etc.		
Prime Bank Limited (note-29a)	135,104,750	142,950,937
Prime Bank Investment Limited	306,641	537,781
Prime Bank Securities Limited	2,170,143	1,526,324
Prime Exchange Co. Pte. Ltd., Singapore	625,393	651,968
PBL Exchange (UK) Ltd.	2,427,933	1,835,343
PBL Finance (Hong Kong) Limited	1,226,209	1,953,125
	141,861,068	149,455,478
29a Rent, taxes, insurance, electricity, etc. of the Bank		
Rent, rates and taxes	57,072,081	78,358,738
Lease rent	-	-
Insurance	53,178,762	39,805,302
Power and electricity	24,853,907	24,786,897
	135,104,750	142,950,937
30 Consolidated legal expenses		
Prime Bank Limited (note-30a)	26,355,126	4,425,781
Prime Bank Investment Limited	115,558	57,500
Prime Bank Securities Limited	-	-
Prime Exchange Co. Pte. Ltd., Singapore	193,923	206,019
PBL Exchange (UK) Ltd.	1,691,278	4,158,367
PBL Finance (Hong Kong) Limited	-	-
	28,355,885	8,847,667

		Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
30a	Legal expenses of the Bank		
	Legal expenses	24,938,036	2,795,725
	Other professional charges	1,417,090	1,630,056
		26,355,126	4,425,781
31	Consolidated postage, stamp, telecommunication, etc.		
	Prime Bank Limited (note-31a)	24,108,860	16,881,133
	Prime Bank Investment Limited	236,250	242,004
	Prime Bank Securities Limited	3,587	180
	Prime Exchange Co. Pte. Ltd., Singapore	624,644	84,518
	PBL Exchange (UK) Ltd.	145,580	190,106
	PBL Finance (Hong Kong) Limited	1,422,399	1,378,922
		26,541,320	18,776,864
31a	Postage, stamp, telecommunication, etc. of the Bank		
	Postage & Courier	2,286,113	1,011,454
	Telegram, telex, fax and internet	3,254,881	885,757
	Data communication	13,123,165	9,417,641
	Telephone - office	5,381,348	5,557,957
	Telephone - residence	63,354	8,324
		24,108,860	16,881,133
32	Consolidated stationery, printing and advertisements, etc.		
	Prime Bank Limited (note-32a)	54,060,562	25,873,673
	Prime Bank Investment Limited	585,123	296,704
	Prime Bank Securities Limited	237,560	146,389
	Prime Exchange Co. Pte. Ltd., Singapore	326,043	387,189
	PBL Exchange (UK) Ltd.	105,294	185,948
	PBL Finance (Hong Kong) Limited	67,680	87,968
		55,382,260	26,977,871
32a	Stationery, printing and advertisements, etc. of the Bank		
	Office and security stationery	12,278,392	11,119,340
	Computer consumable stationery	39,488,350	13,422,195
	Publicity and advertisement	2,293,820	1,332,138
		54,060,562	25,873,673
33	Managing Director's salary and fees		
	Basic salary	2,064,194	391,935
	House rent allowance	525,000	101,613
	Utility allowance	225,000	87,097
	House maintenance allowance	225,000	-
	Others	600,000	116,129
		3,639,194	696,774
34	Consolidated Directors' fees		
	Prime Bank Limited (note-34a)	540,136	636,125
	Prime Bank Investment Limited	379,500	140,800
	Prime Bank Securities Limited	88,000	88,000
	Prime Exchange Co. Pte. Ltd., Singapore	-	16,165
	PBL Exchange (UK) Ltd.	15,565	-
	PBL Finance (Hong Kong) Limited	-	-
		1,023,201	881,090
34a	Directors' fees of the Bank		
	Meeting fees	193,600	396,000
	Other benefits	346,536	240,125
		540,136	636,125

As per BRPD circular letter no. 11 dated 04 October 2015 Taka 8,000/- has been paid as Honorarium to the Directors, for attending per Board Meeting, Board Audit Committee Meeting and Risk Management Committee Meeting held during the period ended 31 March 2022.

		Amount in Taka	
		Jan-Mar-2022	Jan-Mar-2021
35 Consolidated Auditors' fees			
Prime Bank Limited (note-35a)		345,000	345,000
Prime Bank Investment Limited		117,875	57,500
Prime Bank Securities Limited		47,438	43,125
Prime Exchange Co. Pte. Ltd., Singapore		71,529	71,314
PBL Exchange (UK) Ltd.		530,760	135,996
PBL Finance (Hong Kong) Limited		89,152	82,034
		1,201,753	734,969
35a Auditors' fees of the Bank			
External Audit fee		345,000	345,000
		345,000	345,000
36 Charges on loan losses			
Loan -written off		-	-
Interest waived		-	-
		-	-
37 Consolidated depreciation and repair of Bank's assets			
Prime Bank Limited (note-37a)		181,685,708	227,529,144
Prime Bank Investment Limited		4,925,169	5,150,466
Prime Bank Securities Limited		1,158,825	832,866
Prime Exchange Co. Pte. Ltd., Singapore		2,469,306	2,716,295
PBL Exchange (UK) Ltd.		28,498	788,374
PBL Finance (Hong Kong) Limited		25,826	163,684
		190,293,332	237,180,829
37a Depreciation and repair of Bank's assets			
Depreciation - (see annexure-C for detail)			
Fixed assets		52,510,346	59,139,802
Leased assets		79,702,568	126,214,180
		132,212,914	185,353,982
Amortization -(see annexure-C for detail)			
Software-core banking		30,339,370	29,522,625
Software-ATM		764,000	746,500
		31,103,370	30,269,125
Repairs			
Building		7,865,396	3,306,367
Furniture and fixtures		3,935,919	645,186
Office equipment		5,436,658	6,581,397
Bank's vehicles		989,588	1,249,243
Maintenance		141,863	123,844
		18,369,424	11,906,037
		181,685,708	227,529,144
38 Consolidated other expenses			
Prime Bank Limited (note-38a)		232,660,005	225,980,011
Prime Bank Investment Limited		6,271,988	3,625,371
Prime Bank Securities Limited		4,806,713	7,179,619
Prime Exchange Co. Pte. Ltd., Singapore		2,081,804	3,393,483
PBL Exchange (UK) Ltd.		2,221,695	19,679,321
PBL Finance (Hong Kong) Limited		539,681	294,798
		248,581,885	260,152,603

Amount in Taka	
Jan-Mar-2022	Jan-Mar-2021

38a Other expenses of the Bank

Security and cleaning	45,137,966	46,215,381
Entertainment	4,457,641	2,666,275
Car expenses	60,848,297	47,750,597
ATM expenses	32,785,436	32,479,298
Retail expenses (Service Charge & Others)	95,463	120,902
Books, magazines and newspapers, etc.	45,028	25,490
Liveries and uniforms	273,760	-
Bank charges and commission	2,386,083	2,646,218
House furnishing expenses	1,050,000	750,000
Subscription to institutions	7,946,792	6,875,324
Donations	580,402	10,074,500
Sponsorship	275,555	5,422,639
Traveling expenses	2,082,238	681,639
Corporate action fees	3,867	-
Local conveyance, labor, etc.	2,361,195	2,254,480
Business development	6,337,229	4,851,111
Training and internship	2,313,398	170,721
Remittance charges	2,381,030	2,301,899
Cash reward to branches	995,983	67,500
Laundry, cleaning and photographs, etc.	1,680,437	1,177,535
Credit card expenses	10,676,035	7,399,301
Consolidated salary (staff)	6,834,351	6,340,411
Exgratia	1,480,875	(105,000)
Welfare fund	-	3,000,000
Prime Bank Foundation	39,000,000	40,500,000
Miscellaneous expenses	630,946	2,313,791
	232,660,005	225,980,011

39 Consolidated provision for loans, investments, off balance sheet exposure & other assets

Provision for bad and doubtful loans and advances/investments-PBL(note-39a)	400,000,000	1,200,000,000
Provision for unclassified loans and advances/investments-PBL (note-39a)	50,000,000	(490,000,000)
Provision for unclassified loans and advances/investments (OBU) (note-39a)	(30,000,000)	30,000,000
Provision for off-balance sheet exposure-PBL (note-39a)	185,000,000	130,000,000
Provision for interest receivable	(60,000,000)	-
Provision for impairment of client margin loan-PBIL	40,000,000	111,413,726
Provision for diminution in value of investments-PBSL	35,175,228	9,780,958
Provision for impairment of client margin loan-PBSL	-	2,127,296
Provision for impairment loss for investment in subsidiaries (note-39a)	(105,000,000)	50,000,000
Provision for other assets (note-39a)	(40,000,000)	-
	475,175,228	1,043,321,980

39a Provision for loans, investments, off balance sheet exposure & other assets of the Bank

Provision for bad and doubtful loans and advances / investments	400,000,000	1,200,000,000
Provision for unclassified loans and advances / investments	50,000,000	(490,000,000)
Provision for unclassified loans and advances / investments (OBU)	(30,000,000)	30,000,000
Provision for off-balance sheet exposure	185,000,000	130,000,000
Provision for interest receivable	(60,000,000)	-
Provision for impairment loss for investment in subsidiaries	(105,000,000)	50,000,000
Provision for other assets	(40,000,000)	-
	400,000,000	920,000,000

40 Consolidated tax expenses

Current tax

Prime Bank Limited (note-40a)	139,778,911	672,606,872
Prime Bank Investment Limited	5,978,758	7,010,029
Prime Bank Securities Limited	7,351,068	7,510,586
Prime Exchange Co. Pte. Ltd., Singapore	-	-
PBL Exchange (UK) Ltd.	-	-
PBL Finance (Hong Kong) Limited	-	-
	153,108,737	687,127,488

Amount in Taka	
Jan-Mar-2022	Jan-Mar-2021

Deferred tax

Prime Bank Limited (**note-40a**)
Prime Bank Investment Limited
Prime Bank Securities Limited
Prime Exchange Co. Pte. Ltd., Singapore
PBL Exchange (UK) Ltd.
PBL Finance (Hong Kong) Limited

489,341,655	(471,263,975)
-	-
(1,363,233)	-
-	-
-	-
-	-
487,978,422	(471,263,975)
641,087,159	215,863,512

40a Tax expenses of the Bank

Current tax
Deferred tax (**note-40a.1**)

139,778,911	672,606,872
489,341,655	(471,263,975)
629,120,566	201,342,897

40a.1 Deferred tax

Decrease/(Increase) in Deferred Tax Asset
Increase/(Decrease) in Deferred Tax Liability
Deferred tax Expense/(Income)

453,330,174	(459,475,322)
36,011,481	(11,788,654)
489,341,655	(471,263,975)

41 Consolidated earnings per share (CEPS)

Net profit after tax (Numerator)
Number of Ordinary shares outstanding (Denominator)
Consolidated earnings per share (CEPS)

1,037,815,616	1,519,321,716
1,132,283,477	1,132,283,477
0.92	1.34

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".

42 Earnings per share (EPS) of the Bank

Net profit after tax (Numerator)
Number of Ordinary shares outstanding (Denominator)
Earnings per share (EPS)

1,009,216,002	1,550,826,575
1,132,283,477	1,132,283,477
0.89	1.37

Earnings per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".

43 Significant deviations between financials for the period ended 31 March 2022 and 31 March 2021:

Following significant deviations observed during the quarter ended 31 March 2022 compared to the same period of last year:

Investment income (Consolidated) decreased by BDT 99 crore

Consolidated investment income decrease significantly during this period compared to the same period of last year due to decreased of capital gain from sale of govt. securities.

Net Profit after Tax (Consolidated) decreased by BDT 48 crore

Net Profit After Tax decrease by taka 48 crore mainly due to decrease of capital gain as mentioned above.

Earnings Per Share (Consolidated) decreased by BDT 0.42

Earnings per share (EPS) on consolidated basis decreased significantly due to the above mentioned reasons.

Net operating cash flow per share (Consolidated) decreased during the period ended 31 March 2022

Net operating cash flow decreased by BDT 715 crore during the period ended 31 March 2022 compared to the same period of previous year mainly due to decrease of borrowings and purchases of govt. securities. As a result, Net operating cash flow per share (NOCFPS) stood at BDT (4.43) for the period ended 31 March 2022.

Amount in Taka	
31 March 2022	31 March 2021

44 Shareholders' Equity

Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	230,644,259	205,143,873
Revaluation reserve	1,507,173,559	1,507,173,559
Foreign currency translation gain	20,446,797	16,294,513
Surplus in profit and loss account / Retained earnings	6,450,130,304	5,537,748,757
	31,096,525,058	30,154,490,841

45 Earning Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)".

Calculation of EPS

Profit after tax for the year (Solo)	1,009,216,002	1,550,826,575
Profit after tax for the year (Consolidated)	1,037,815,616	1,519,321,716
Weighted average number of share	1,132,283,477	1,132,283,477
Earnings per share (Solo)	0.89	1.37
Earnings per share (Consolidated)	0.92	1.34

The bank has no dilutive instruments that is why we are not considering the diluted earnings per share.

46 Calculation of Net Asset value per Share (NAVPS)

Shareholders' Equity (Solo)	31,096,525,058	30,154,490,841
Shareholders' Equity (Consolidated)	30,984,487,934	29,830,359,040
Weighted average number of share	1,132,283,477	1,132,283,477
Net Asset value per Share (NAVPS) (Solo)	27.46	26.63
Net Asset value per Share (NAVPS) (Consolidated)	27.36	26.35

47 Calculation of Net Cash Flow Per Share (NOCFPS)

Net Cash from Operating Activities (Solo)	(5,438,208,941)	1,678,034,849
Net Cash from Operating Activities (Consolidated)	(5,013,795,890)	2,135,791,576
Weighted average number of share	1,132,283,477	1,132,283,477
Net operating cash flow per share (Solo)	(4.80)	1.48
Net operating cash flow per share (Consolidated)	(4.43)	1.89

48 Reconciliation of statement of cash flows from operating activities

Profit before provision	2,038,336,567	2,672,169,471
Adjustment for non cash items:		
Depreciation on fixed asset	132,212,914	185,353,982
Amortization on software	31,103,370	30,269,125
Amortization on House Furnishing	1,050,000	750,000
Adjustment with non-operating activities	164,366,284	216,373,107
Recovery of write-off loan	43,399,408	25,267,525
Accounts Receivable	(581,624,169)	(213,609,741)
Accounts payable on deposits	442,936,900	(101,999,476)
Provision for Audit fee	345,000	345,000
Finance cost of lease liabilities	15,041,848	17,818,082
Prime Bank Foundation	39,000,000	40,500,000
Lease rent expenses	(10,723,168)	(17,988,818)
Employees Welfare fund	-	3,000,000
Employees salary/benefits	15,895,901	219,000,000
	(35,728,280)	(27,667,428)
Changes in operating assets and liabilities		
Changes in loans & advances	505,093,652	1,122,642,080
Changes in deposit and other accounts	(4,601,594,498)	(16,466,077,299)
Changes in investment	3,948,065,355	11,197,065,069
Changes in borrowings	21,490,521	3,717,160,344
Changes in other assets	(6,142,532,521)	(367,732,968)
Changes in other liabilities	(773,004,047)	195,213,896
	(7,042,481,538)	(601,728,878)
Income Tax Paid	(562,701,974)	(581,111,423)
Net cash flows from operating activities	(5,438,208,941)	1,678,034,849

**Schedule of fixed assets of the Bank
as at 31 March 2022**

Particulars	COST				DEPRECIATION				Net book value as at 31.03.22
	Opening balance as on 01.01.22	Additions during the year	Disposals/ adjustments during the year	Total balance as at 31.03.22	Opening balance as on 01.01.22	Charge for the year	Disposals/ adjustments during the year	Total balance as at 31.03.22	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Land	3,719,444,788	-	-	3,719,444,788	-	-	-	-	3,719,444,788
Building	1,531,933,729	-	-	1,531,933,729	286,945,243	7,781,178	-	294,726,421	1,237,207,308
Capital work in progress (Building)	845,093,710	123,627,681	-	968,721,391	-	-	-	-	968,721,391
Furniture and fixtures	1,094,743,900	5,623,031	-	1,100,366,931	712,362,222	10,219,709	-	722,581,931	377,785,000
Capital work in progress (Furnitures)	15,523,898	932,486	-	16,456,384	-	-	-	-	16,456,384
Office equipment and machinery	2,665,889,485	35,267,011	-	2,701,156,496	2,099,401,039	30,612,137	-	2,130,013,176	571,143,320
Vehicles	319,395,465	28,612,500	-	348,007,965	302,979,671	3,897,322	-	306,876,993	41,130,972
Sub-total	10,192,024,975	194,062,709	-	10,386,087,684	3,401,688,176	52,510,346	-	3,454,198,522	6,931,889,162
Lease assets-Premises									
Right-of-use assets	2,457,013,562	-	-	2,457,013,562	1,194,670,506	79,702,568	-	1,274,373,074	1,182,640,488
	2,457,013,562	-	-	2,457,013,562	1,194,670,506	79,702,568	-	1,274,373,074	1,182,640,488
Software-Amortization									
Software-Core Banking	856,201,383	-	-	856,201,383	594,777,064	30,339,370	-	625,116,434	231,084,949
Software-ATM	58,492,614	-	-	58,492,614	53,196,976	764,000	-	53,960,976	4,531,638
Capital work in progress (Software)	6,300,000	1,250,000	-	7,550,000	-	-	-	-	7,550,000
Sub-total	920,993,997	1,250,000	-	922,243,997	647,974,041	31,103,370	-	679,077,410	243,166,587
As at 31 March 2022	13,570,032,534	195,312,709	-	13,765,345,244	5,244,332,722	163,316,284	-	5,407,649,007	8,357,696,237